
State: District of Columbia **First Filing Company:** ACE American Insurance Company, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess
Product Name: TRIA2015
Project Name/Number: Updated TRIA Rule - Umbrella & Excess Products/15-XS-2012515

Filing at a Glance

Companies: ACE American Insurance Company
ACE Fire Underwriters Insurance Company
ACE Property and Casualty Insurance Company
Indemnity Insurance Company of North America

Product Name: TRIA2015

State: District of Columbia

TOI: 17.0 Other Liability-Occ/Claims Made

Sub-TOI: 17.0020 Commercial Umbrella and Excess

Filing Type: Rule

Date Submitted: 06/05/2015

SERFF Tr Num: ACEH-130110426

SERFF Status: Closed-APPROVED

State Tr Num:

State Status:

Co Tr Num: 15-XS-2012515

Effective Date: On Approval

Requested (New):

Effective Date: On Approval

Requested (Renewal):

Author(s): Bob Wolfrom, Jonathan Little

Reviewer(s):

Disposition Date: 07/01/2015

Disposition Status: APPROVED

Effective Date (New):

Effective Date (Renewal):

State: District of Columbia **First Filing Company:** ACE American Insurance Company, ...
TOI/Sub-TOI: 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess
Product Name: TRIA2015
Project Name/Number: Updated TRIA Rule - Umbrella & Excess Products/15-XS-2012515

General Information

Project Name: Updated TRIA Rule - Umbrella & Excess Products Status of Filing in Domicile: Pending
Project Number: 15-XS-2012515 Domicile Status Comments:
Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:
Filing Status Changed: 07/01/2015
State Status Changed: Deemer Date:
Created By: Jonathan Little Submitted By: Jonathan Little
Corresponding Filing Tracking Number:

Filing Description:

We are filing our updated manual rule for TRIA for our commercial umbrella and excess liability products. We have updated the list of high profile risks to reflect changes to names and/or addresses of many of the properties, and have also added some new buildings that have been constructed over the last few years. We have also updated the listing of the applicable forms and notices which were revised (in separate filings) to reflect the changes made with the reauthorization act. We are also carrying the rule over into additional companies due to the introduction of new umbrella/excess products in those companies. There is no change to the basic rating, itself.

A. Rules

Manual Page

Exception Page Multistate – TRIA Rules – ACE-CU-MU-TRIA – 1-13

State Exception Page - District of Columbia - ACE-CU-DC-TRIA - 1

Manual Rule

A.Terrorism Risk Insurance Act Form Usage

B.Terrorism Risk Insurance Act Premium Charge

Company and Contact

Filing Contact Information

Jonathan Little, Associate Product Manager jonathan.little@acegroup.com
436 Walnut Street 215-640-4785 [Phone]
WB04G 215-640-4986 [FAX]
Philadelphia, PA 19106

State: District of Columbia **First Filing Company:** ACE American Insurance Company, ...
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Filing Company Information

| | | |
|--------------------------------|-------------------------|---------------------|
| ACE American Insurance Company | CoCode: 22667 | State of Domicile: |
| PO Box 1000 | Group Code: 626 | Pennsylvania |
| 436 Walnut Street | Group Name: ACE Group | Company Type: Stock |
| Philadelphia, PA 19106 | FEIN Number: 95-2371728 | State ID Number: |
| (215) 640-1811 ext. [Phone] | | |

| | | |
|---|-------------------------|---------------------|
| ACE Fire Underwriters Insurance Company | CoCode: 20702 | State of Domicile: |
| PO Box 1000 | Group Code: 626 | Pennsylvania |
| 436 Walnut Street | Group Name: ACE Group | Company Type: Stock |
| Philadelphia, PA 19106 | FEIN Number: 06-6032187 | State ID Number: |
| (215) 640-1811 ext. [Phone] | | |

| | | |
|---|-------------------------|---------------------|
| ACE Property and Casualty Insurance Company | CoCode: 20699 | State of Domicile: |
| PO Box 1000 | Group Code: 626 | Pennsylvania |
| 436 Walnut Street | Group Name: ACE Group | Company Type: Stock |
| Philadelphia, PA 19106 | FEIN Number: 06-0237820 | State ID Number: |
| (215) 640-1811 ext. [Phone] | | |

| | | |
|--|-------------------------|---------------------|
| Indemnity Insurance Company of North America | CoCode: 43575 | State of Domicile: |
| PO Box 1000 | Group Code: 626 | Pennsylvania |
| 436 Walnut Street | Group Name: ACE Group | Company Type: stock |
| Philadelphia, PA 19106 | FEIN Number: 06-1016108 | State ID Number: |
| (215) 640-1811 ext. [Phone] | | |

Filing Fees

| | |
|------------------|----|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |

| | | | | | |
|-----------------------------|---|------------------------------|-------------------------------------|----------------------------|---------------|
| SERFF Tracking #: | ACEH-130110426 | State Tracking #: | | Company Tracking #: | 15-XS-2012515 |
| | | | | | |
| State: | District of Columbia | First Filing Company: | ACE American Insurance Company, ... | | |
| TOI/Sub-TOI: | 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess | | | | |
| Product Name: | TRIA2015 | | | | |
| Project Name/Number: | Updated TRIA Rule - Umbrella & Excess Products/15-XS-2012515 | | | | |

Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|----------|--------------|------------|----------------|
| APPROVED | Robert Nkojo | 07/01/2015 | 07/01/2015 |

| | | | |
|-----------------------------|---|------------------------------|-------------------------------------|
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Disposition

Disposition Date: 07/01/2015

Effective Date (New):

Effective Date (Renewal):

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

Overall Rate Information for Multiple Company Filings

| | |
|--|--------|
| Overall Percentage Rate Indicated For This Filing | 0.000% |
|--|--------|

| | |
|---|--------|
| Overall Percentage Rate Impact For This Filing | 0.000% |
|---|--------|

| | |
|--|-----|
| Effect of Rate Filing-Written Premium Change For This Program | \$0 |
|--|-----|

| | |
|---|---|
| Effect of Rate Filing - Number of Policyholders Affected | 0 |
|---|---|

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---------------------|--|----------------------|---------------|
| Supporting Document | Consulting Authorization | | Yes |
| Supporting Document | Actuarial Certification (P&C) | | Yes |
| Supporting Document | District of Columbia and Countrywide Experience for the Last 5 Years (P&C) | | Yes |
| Supporting Document | District of Columbia and Countrywide Loss Ratio Analysis (P&C) | | Yes |
| Supporting Document | Redline Comparison | | Yes |
| Rate | Umbrella and Excess Liability Rating - TRIA Rule | | Yes |
| Rate | State Exception Page - District of Columbia | | Yes |

| | | | | | |
|-----------------------------|---|------------------------------|-------------------------------------|----------------------------|---------------|
| SERFF Tracking #: | ACEH-130110426 | State Tracking #: | | Company Tracking #: | 15-XS-2012515 |
| | | | | | |
| State: | District of Columbia | First Filing Company: | ACE American Insurance Company, ... | | |
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| Product Name: | TRIA2015 | | | | |
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Rate Information

Rate data does NOT apply to filing.

| | | | |
|----------------------|---|-----------------------|-------------------------------------|
| State: | District of Columbia | First Filing Company: | ACE American Insurance Company, ... |
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Rate/Rule Schedule

| Item No. | Schedule Item Status | Exhibit Name | Rule # or Page # | Rate Action | Previous State Filing Number | Attachments |
|----------|----------------------|--|---|-------------|------------------------------|--|
| 1 | | Umbrella and Excess Liability Rating - TRIA Rule | ACE-CU-MU-TRIA - 1 to ACE-CU-MU-TRIA - 13 | New | | Multistate Exception Page TRIA Rule - 06-02-15.pdf |
| 2 | | State Exception Page - District of Columbia | ACE-CU-DC-TRIA-1 | Replacement | ACEH-125380873 | DC State Exception Page TRIA Rule.pdf |

**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

TRIA RULES

A. TERRORISM RISK INSURANCE ACT FORM USAGE

For all new and renewal business, an insurer must offer insureds coverage for losses caused by federally certified acts of terrorism, subject to underlying policy provisions. The insurer must disclose to the policyholder the premium for losses covered and the federal share of compensation for such losses under the Program at the time of offer, purchase and renewal of the policy.

Once coverage has been accepted or rejected, attach the appropriate form as follows:

| Policy | If coverage is accepted | If coverage is rejected |
|--|--|---|
| 1) LEAD UMBRELLA (XS-20835 and XS-41473) 2) CLAIMS-MADE UMBRELLA (XCM-33250) 3) AB UMBRELLA PLUS (XAB-44160) | <ul style="list-style-type: none"> XS-23669b (01/15) Cap On Losses From Certified Acts Of Terrorism TRIA11c (01/15) Disclosure Pursuant to Terrorism Risk Insurance Act | <ul style="list-style-type: none"> XS-23670a (01/15) Exclusion Of Certified Acts Of Terrorism |
| 1) CATASTROPHE POLICES (XSC-27266 and XSC-35566) 2) FOLLOWING FORM EXCESS (XSM-43896) | <ul style="list-style-type: none"> XSC-27522a (01/15) Cap On Losses From Certified Acts Of Terrorism TRIA11c (01/15) Disclosure Pursuant to Terrorism Risk Insurance Act | <ul style="list-style-type: none"> XSC-27523a (01/15) Exclusion Of Certified Acts Of Terrorism |
| LEAD UMBRELLA (XS-4U17, 17a, 17b) | <ul style="list-style-type: none"> XS-23668a (01/15) Cap On Losses From Certified Acts Of Terrorism TRIA11c (01/15) Disclosure Pursuant to Terrorism Risk Insurance Act | <ul style="list-style-type: none"> XS-23758a (01/15) Exclusion Of Certified Acts Of Terrorism |
| 1) CATASTROPHE POLICIES (XS-4U19, 19a) 2) EXCESS POLICIES (XS-4U18, 18a) | <ul style="list-style-type: none"> XS-23760a (01/15) Cap On Losses From Certified Acts Of Terrorism TRIA11c (01/15) Disclosure Pursuant to Terrorism Risk Insurance Act | <ul style="list-style-type: none"> XS-23761a (01/15) Exclusion Of Certified Acts Of Terrorism |

**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

B. TERRORISM RISK INSURANCE ACT PREMIUM CHARGE

1. Begin with a base rate of 5% of calculated risk premium on all risks.
2. Review the questions on the attached Terrorism Hazard Charges page.
3. If any of the questions are answered "yes", the additional charge indicated on the attached worksheet is added.
4. The maximum charge for terrorism will be 30% of the calculated risk premium on any specific risk.

Terrorism Hazard Charges

| | | |
|--|-----|-------|
| Does the Insured own or manage any "high profile skyscrapers" (see listing)? | yes | 10.0% |
| Does the Insured own or manage "high profile concentration venues" used for sporting events or concerts (see listing)? | yes | 10.0% |
| Does the Insured own or manage "high profile attractions" (see listing)? | yes | 10.0% |
| Does the insured own or manage "high profile government buildings" (see listing)? | yes | 10.0% |
| Does the insured own or manage landmarks (see listing)? | yes | 7.5% |
| Does the insured own or manage any "symbolic financial buildings" (see listing)? | yes | 10.0% |
| Is the insured a "high profile college or university" (see listing)? | yes | 2.5% |
| Does the insured own, manage or perform services for "high profile airports" (see listing)? | yes | 10.0% |
| Does the insured own, manage or perform services for "high profile train stations" (see listing)? | yes | 10.0% |
| Does the insured own or manage any "high profile bridges, dams or tunnels" (see listing)? | yes | 10.0% |
| Is the insured involved in Security Services operations for any of the above? | yes | 15.0% |
| Is the insured involved with any "high hazard classifications" (see listing)? | yes | 10.0% |
| Does the Insured rent or lease to others buses, passenger cars, vans or trucks? | yes | 2.5% |
| Does the Insured rent or lease to others railroad cars or shipping containers? | yes | 7.5% |

**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

| | | |
|---|-----|------|
| Does the insured transport hazardous materials? | yes | 2.5% |
| Does the insured own, manage or operate hospitals or similar healthcare facilities? | yes | 2.5% |

High Profile Risks

| Name | Address |
|--|---------------------------------------|
| 1 Times Square (Manhattan) | 1 Times Square |
| 100 United Nations Plaza Tower (Manhattan) | 327 E. 48th Street |
| 1000 Lake Shore Plaza (Chicago) | 1000 N. Lake Shore Plaza |
| 101 Park Avenue (Manhattan) | 101 Park Avenue |
| 1717 Broadway (Manhattan) | 1717 Broadway |
| 1818 Market Street (Philadelphia) | 1818 Market St |
| 20 Exchange Place (Manhattan) | 65 Beaver Street |
| 200 West Street (Manhattan) | 200 West Street |
| 3 Lincoln Center Condominiums (Manhattan) | 171 W. 65th Street |
| 300 North LaSalle (Chicago) | 300 North LaSalle |
| 30th Street Station (Phila) | 2950 Market Street |
| 311 South Wacker Drive (Chicago) | 311 South Wacker Drive |
| 383 Madison Avenue (Manhattan) | 383 Madison Avenue |
| 3M Co. | 3M Center |
| 401 East Ontario (Chicago) | 401 E. Ontario Street |
| 432 Park Avenue (Manhattan) | 432 Park Avenue |
| 55 Water Street (Manhattan) | 55 Water Street |
| 599 Lexington Avenue (Manhattan) | 599 Lexington Avenue |
| 7 World Trade Center (Manhattan) | 250 Greenwich Street |
| 712 5th Avenue (Manhattan) | 712 Fifth Avenue |
| 8 Spruce Street (Manhattan) | 8 Spruce Street |
| 900 North Michigan (Chicago) | 900 N. Michigan Avenue |
| Alcoa Inc. | 201 Isabella Street |
| American Express Co. | World Financial Center |
| American Express Tower (Manhattan) | Three World Financial Center |
| American International (Manhattan) | 70 Pine Street |
| American International Group | 70 Pine Street |
| American Radiator Building (Manhattan) | 40 W 40th St |
| American Stock Exchange | 78 Trinity Pl |
| Americas Tower (Manhattan) | 1161-1177 6th Avenue at W 45th Street |
| Angel Stadium of Anaheim (Anaheim Angels) - Capacity: 45,957 | 2000 Gene Autry Way |
| AOL Time Warner | 75 Rockefeller Plaza |
| Aon Center (Chicago) | 200 E. Randolph Street |
| Aon Center (Los Angeles) | 707 Wilshire Boulevard |

ACE American Insurance Company
 ACE Property and Casualty Insurance Company
 ACE Fire Underwriters Insurance Company
 Indemnity Insurance Company of North America

ACE-CU-MU-TRIA - 3

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

| | |
|--|------------------------------|
| Aqua (Chicago) | 225 N. Columbus Drive |
| Arco Center (Los Angeles) | 333 S. Hope Street |
| ARCO Plaza North Tower (Los Angeles) | 515 S. Flower Street |
| ARCO Plaza South Tower (Los Angeles) | 555 S. Flower Street |
| Arrowhead Stadium (Kansas City Chiefs) - Capacity: 76,416 | One Arrowhead Drive |
| AT & T Corporate Center (Chicago) | 227 W. Monroe Street |
| AT&T Corp. | 32 Avenue of the Americas |
| AT&T Park (San Francisco Giants) - Capacity: 41,915 | 24 Willie Mays Plaza |
| AT&T Stadium (Dallas Cowboys) - Capacity: 105,000 | 1 AT&T Way |
| AXA Center (Manhattan) | 787 7th Avenue |
| Bank of America | Corporate Center |
| Bank of America (San Francisco) | 555 California Street |
| Bank of America Center (Houston) | 700 Louisiana Street |
| Bank of America Plaza (Dallas) | 901 Main Street |
| Bank of America Stadium (Carolina Panthers) - Capacity: 74,455 | 800 South Mint Street |
| Bank of America Tower (Manhattan) | Sixth Avenue & 42nd Street |
| Bank of America Tower (Seattle) | 701 Fifth Avenue |
| Bank of New York Building (Manhattan) | One Wall Street |
| Bank One Plaza (Chicago) | 21 S. Clark Street |
| Beaver Stadium (Penn St.) - Capacity: 107,282 | (blank) |
| Belair Apartments (Manhattan) | 524 E. 72nd Street |
| Bell Labs | 3699 Kinsman Blvd |
| Berkshire Hathaway | 1440 Kiewit Plaza |
| Bloomberg Tower (Manhattan) | 731 Lexington Ave |
| Blue Cross Blue Shield Tower (Chicago) | 300 E. Randolph Street |
| Boeing Co. | 100 North Riverside Plaza |
| Boston South Station | Atlantic Ave. and Summer St. |
| Bristol Plaza Apartments (Manhattan) | 200-210 E. 65th Street |
| Bristol-Myers Squibb | 345 Park Avenue |
| Brown University | 19 Prospect Street |
| Bryant-Denny Stadium (Alabama) - Capacity: 83,818 | (blank) |
| Burlington House (Manhattan) | 1345 6th Avenue |
| Busch Stadium (St. Louis Cardinals) - Capacity: 43,975 | 700 Clark Street |
| California Institute of Technology | 1200 E California Blvd |
| Carnegie Hall Tower (Manhattan) | 152 W. 57th Street |
| Caterpillar Inc. | 100 North East Adams Street |
| Central Park Place (Manhattan) | 301 W. 57th Street |
| Century Plaza Tower I (Los Angeles) | 2029 Century Park East |
| Century Plaza Tower II (Los Angeles) | 2049 Century Park East |
| CenturyLink Field (Seattle Seahawks) - Capacity: 72,000 | 800 Occidental Avenue South |
| Chanin Building (Manhattan) | 122 E. 42nd Street |
| Charlotte-Dougllass International Airport | CLT |
| Chase Field (Arizona Diamondbacks) - Capacity: 48,519 | 401 East Jefferson Street |

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ACE Fire Underwriters Insurance Company
Indemnity Insurance Company of North America

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

| | |
|---|-----------------------------|
| Chase Tower (Dallas) | 2200 Ross Avenue |
| Chevron Tower (Houston) | 1301 McKinney Avenue |
| ChevronTexaco | 575 Market Street |
| Chicago Board of Trade | 141 W Jackson Blvd |
| Chicago Mercantile Exchange | 30 South Wacker |
| Chicago O'Hare International Airport | ORD |
| Chrysler Building (Manhattan) | 405 Lexington Avenue |
| Churchill Downs (Kentucky Derby) | 801 Racine Ave |
| CIA Headquarters | 1060 Savile Ln |
| Cincinnati - Northern Kentucky International Airport | CVG |
| Cisco Systems | 170 West Tasman Drive |
| Citi Field (New York Mets) - Capacity: 41,922 | 123-01 Roosevelt Avenue |
| Citibank (Manhattan) | Court Square |
| Citibank Center (Los Angeles) | 444 S Flower Street |
| Citicorp Center (Los Angeles) | 725 S Figueroa St |
| Citicorp Plaza II (Los Angeles) | 777 South Figueroa Street |
| Citigroup Center (Manhattan) | 153 E. 53rd Street |
| Citigroup Inc. | 399 Park Ave |
| Citizens Bank Park (Philadelphia Phillies) - Capacity: 43,651 | One Citizens Bank Way |
| City Bank Farmers Trust Building (Manhattan) | 65 Beaver Street |
| Cityspire (Manhattan) | 150-56 W. 56th Street |
| CNN Tower | 301 Front St. W |
| Coca-Cola Co. | 55 Martin Luther King Drive |
| Columbia University | 550 W 116th St |
| Comcast Center (Philadelphia) | 1701 John F. Kennedy Blvd |
| Comerica Park (Detroit Tigers) - Capacity: 41,574 | 2100 Woodward Avenue |
| Coney Island | 3059 W 12th Street |
| Continental Center 1 (Houston) | 1600 Smith Street |
| Coors Field (Colorado Rockies) - Capacity: 50,398 | 2001 Blake Street |
| Cornell University | Thurston Ave & Wyckoff Ave |
| Crocker Citizen Plaza (Los Angeles) | 611 W 6th Street |
| Daily News Building (Manhattan) | 220 E 42nd St |
| Dallas Fort Worth International Airport | DFW |
| Dartmouth University | 6298 Wentworth Hall |
| Daytona Intl' Speedway - Capacity: 150,000 | International Speedway Blvd |
| Delaware Memorial Bridge | I-295 |
| Denver International Airport | DEN |
| Detroit Metropolitan Wayne County Airport | DTW |
| Devon Energy Tower (Oklahoma City) | 280 W Sheridan Ave |
| Disneyland | 1645 S Harbor Blvd |
| Disneyworld | 3111 World Drive |
| Dock Campbell Stadium (Florida St.) - Capacity: 80,000 | (blank) |
| Dodger Stadium (Los Angeles Dodgers) - Capacity: 56,000 | 1000 Elysian Park Avenue |

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ACE-CU-MU-TRIA - 5

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

| | |
|---|---|
| Donaldson, Lufkin & Jenrette Bldg. (Manhattan) | 277 Park Avenue |
| Duke Energy Center (Charlotte) | 550 South Tryon Street |
| E.I. DuPont de Nemours & Co. | 1007 Market Street |
| Eastman Kodak Co. | 343 State Street |
| Edward Jones Dome (St. Louis Rams) - Capacity: 66,000 | 701 Convention Plaza |
| Eli Lilly | Lilly Corporate Center |
| Elm Place (Dallas) | 1401 Elm Street |
| Elysees Condominiums (Chicago) | 111 E. Chestnut Street |
| Empire State Building (Manhattan) | 350 5th Avenue |
| Enron Building (Houston) | 1400 Smith Street |
| Equitable Building (Manhattan) | 120 Broadway |
| EverBank Field (Jacksonville Jaguars) - Capacity: 76,867 | One EverBank Field Drive |
| Exxon Building, Esso Building (Manhattan) | 1251 6th Avenue |
| Exxon Mobil Corp. | 5959 Las Colinas Boulevard |
| FBI - Los Angeles Field Office | 11000 Wilshire Blvd |
| FBI - New York Field Office | 26 Federal Plaza |
| FBI - Washington Field Office | 601 4th Street NW |
| FBI Headquarters | 935 Pennsylvania Avenue, NW |
| Federal Reserve Bank Atlanta | 1000 Peachtree Street, NE |
| Federal Reserve Bank Boston | 600 Atlantic Avenue |
| Federal Reserve Bank Chicago | 230 South LaSalle Street |
| Federal Reserve Bank Cleveland | 1455 East Sixth Street |
| Federal Reserve Bank Dallas | 2200 North Pearl Street |
| Federal Reserve Bank Kansas City | 925 Grand Boulevard |
| Federal Reserve Bank Minneapolis | 90 Hennepin Avenue |
| Federal Reserve Bank New York | 33 Liberty Street |
| Federal Reserve Bank Philadelphia | Ten Independence Mall |
| Federal Reserve Bank Richmond | 701 East Byrd Street |
| Federal Reserve Bank San Francisco | 101 Market Street |
| Federal Reserve Bank St. Louis | 411 Locust Street |
| Federal Reserve Board of Governors | 20th Street and Constitution Avenue, NW |
| FedEx Field (Washington Redskins) - Capacity: 85,000 | Redskins Rd. & Raljon Rd. |
| Fenway Park (Boston Red Sox) - Capacity: 37,637 | 4 Yawkey Way |
| Figueroa at Wilshire (Los Angeles) | 601 Figueroa Street |
| First City Centre (Dallas) | 1700 Pacific Avenue |
| First International Plaza (Houston) | 1100 Louisiana Street |
| FirstEnergy Stadium (Cleveland Browns) - Capacity: 67,407 | 1085 West 3rd street |
| Flatiron Building (Manhattan) | 175 Fifth Ave |
| Florida Field (Florida) - Capacity: 83,000 | (blank) |
| Ford Field (Detroit Lions) - Capacity: 70,000 | 2000 Brush Street |
| Fort Knox | Spearhead Division Loop |
| Fountain Place (Dallas) | 1445 Ross Avenue |
| Four Seasons Hotel (Manhattan) | 51-57 E. 57th Street |

ACE American Insurance Company
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 Indemnity Insurance Company of North America

UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN

| | |
|--|--------------------------------|
| Four Seasons Hotel and Tower (Miami) | 1435 Brickell Avenue |
| Four World Trade Center (Manhattan) | 150 Greenwich Street |
| Gateway Arch | 1 N Leonor K Sullivan Blvd |
| GE Building (Manhattan) | 30 Rockefeller Plaza |
| General Electric Building, RCA Bldg. (Manhattan) | 570 Lexington Avenue |
| General Electric Co. | 3135 Easton Turnpike |
| General Motors Building (Manhattan) | 767 5th Avenue |
| General Motors Corp. | 300 Renaissance Center |
| George Bush Intercontinental Airport (Houston) | IAH |
| George Washington Bridge | I-95 |
| Georgia Dome (Atlanta Falcons) - Capacity: 75,000 | One Georgia Dome Dr. |
| Gillette Stadium (New England Patriots) - Capacity: 68,756 | One Patriot Place |
| Globe Life Park in Arlington (Texas Rangers) - Capacity 48,114 | 1000 Ballpark Way |
| Golden Gate Bridge | Golden Gate Bridge |
| Goldman Sachs Tower (Jersey City) | 30 Hudson Street |
| Graceland | 3734 Elvis Presley Blvd |
| Grand Central Station (NYC) | 110 E 42nd St |
| Grand Central Terminal (Manhattan) | 15 Vanderbilt Ave |
| Grand Ole Opry | 2804 Opryland Drive |
| Great American Ball Park (Cincinnati Reds) - Capacity: 42,319 | 100 Joe Nuxhall Way |
| Greater Pittsburgh International Airport | PIT |
| Harbor Point (Chicago) | 155 N. Harbor Drive |
| Hartsfield-Atlanta International Airport | ATL |
| Harvard University | 1400 Massachusetts Avenue |
| Hazardous Chemical Mfg | (blank) |
| Heinz Field (Pittsburgh Steelers) - Capacity: 65,500 | 100 Art Rooney Ave |
| Helmsley Palace Hotel (Manhattan) | 457 Madison Avenue |
| Hewlett-Packard Co. | 3000 Hanover Street |
| Holland Tunnel | Holland Tunnel |
| Hollywood Sign | 2620 Beachwood Drive |
| Home Depot Inc. | 2455 Paces Ferry Road |
| Honeywell International Inc. | 101 Columbia Road |
| Huron Plaza (Chicago) | 30 E. Huron Street |
| IBM Building (Chicago) | 330 N. Wabash Avenue |
| Independence Blue Cross Tower (Philadelphia) | 1901 Market St |
| Independence Hall | 550 Chestnut St |
| Indianapolis Motor Speedway - Capacity: 250,000 | 4790 W. 16th Street |
| Intel Corp. | 2200 Mission College Boulevard |
| International Business Machines Corp. | New Orchard Road |
| International Paper Co. | 400 Atlantic Street |
| J.P. Morgan (Manhattan) | 60 Wall Street |
| J.P. Morgan Chase & Co. | 270 Park Avenue |

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Indemnity Insurance Company of North America

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

| | |
|--|-----------------------------------|
| J.P. Morgan Chase Tower (Houston) | 600 Travis Street |
| J.P. Morgan Chase World Hdqts. (Manhattan) | 270 Park Avenue E. at 47th Street |
| John F. Kennedy Airport (New York) | JFK |
| John Hancock Center (Chicago) | 987 N. Michigan Avenue |
| John Hancock Tower (Boston) | 200 Clarendon Street |
| Johnson & Johnson | One Johnson & Johnson Plaza |
| Jordan-Hare Stadium (Auburn) - Capacity: 86,063 | (blank) |
| Kauffman Stadium (Kansas City Royals) - Capacity: 37,903 | 1 Royal Way |
| Key Tower (Seattle) | 700 Fifth Avenue |
| KPMG Tower (Los Angeles) | 355 S Grand Ave |
| Kyle Field (Texas A&M) - Capacity: 80,650 | (blank) |
| LA Memorial Coliseum (USC) - Capacity: 92,000 | (blank) |
| Lake Point Tower (Chicago) | 505 N. Lake Shore Drive |
| Lambeau Field (Green Bay Packers) - Capacity: 80,735 | 1265 Lombardi Avenue |
| Lambert St. Louis International Airport | STL |
| Legacy at Millennium Park (Chicago) | S. Wabash Ave. and E. Monroe St |
| Legion Field (Alabama/UAB) - Capacity: 83,091 | (blank) |
| Levi's Stadium (San Francisco 49ers) - Capacity: 75,000 | 4900 Marie P. DeBartolo Way |
| Library of Congress | 101 Independence Ave, SE |
| Library Tower (Los Angeles) | 633 West 5th Street |
| Lincoln Building (Manhattan) | 60 E. 42nd Street |
| Lincoln Financial Field (Philadelphia Eagles) - Capacity: 67,876 | 1020 Pattison Avenue |
| Lincoln Tunnel | Lincoln Tunnel |
| Loew Philadelphia Hotel (Philadelphia) | 1200 Market St |
| Logan International Airport (Boston) | BOS |
| Los Alamos National Lab | 1350 Central Ave |
| Los Angeles International Airport | LAX |
| Lowe's Motor Speedway - Capacity: 157,000 | (blank) |
| LP Field (Tennessee Titans) - Capacity: 69,143 | 1 Titansway |
| Lucas Oil Stadium (Indianapolis Colts) - Capacity: 70,000 | 500 South Capitol Avenue |
| M&T Bank Stadium (Baltimore Ravens) - Capacity: 75,355 | 1101 Russell Street |
| Mall of America | 406 E Broadway |
| Manulife Tower (Los Angeles) | 865 S Figueroa St |
| Marina City I (Chicago) | 300 N. State Street (East Tower) |
| Marina City II (Chicago) | 300 N. State Street (West Tower) |
| Marine Midland Bank Building (Manhattan) | 140 Broadway |
| Marlins Park (Miami Marlins) - Capacity: 36,752 | 501 Marlins Way |
| Marriott Marquis (Manhattan) | 1535 Broadway |
| Marriott Renaissance Center (Detroit) | Jefferson Avenue at Brus |
| Massachusetts Institute of Technology | 77 Massachusetts Avenue |
| McCarran International Airport (Las Vegas) | LAS |
| McDonald's Corp. | One Kroc Drive |
| McGraw-Hill Building (Manhattan) | 1221 6th Avenue |

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

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|--|------------------------------|
| Mellon Bank Center (Philadelphia) | 1735 Market Street |
| Memorial Stadium (Clemson) - Capacity: 81,474 | (blank) |
| Memphis International Airport | MEM |
| Mercedes-Benz Superdome (New Orleans Saints) - Capacity: 76,468 | 1500 Poydras Street |
| Merck & Co. Inc. | Frankfurter Strasse 250 |
| MetLife Building (Manhattan) | 200 Park Avenue |
| MetLife Stadium (New York Giants & New York Jets) - Capacity: 82,500 | 1 MetLife Stadium Drive |
| Metropolitan Life Ins. Comp. Tower (Manhattan) | 1 Madison Avenue |
| Metropolitan Oakland International Airport | OAK |
| Metropolitan Square (St Louis) | 211 N Broadway |
| Metropolitan Tower (Manhattan) | 146 W. 57th Street |
| Miami International Airport | MIA |
| Michigan Stadium (Michigan) - Capacity: 107,501 | (blank) |
| Microsoft Corp. | One Microsoft Way |
| Mid-Continental Plaza (Chicago) | 55 E. Monroe Street |
| Millennium Hotel (Manhattan) | 55 Church Street |
| Millennium Broadway Hotel (Manhattan) | 143-145 W. 44th Street |
| Miller Park (Milwaukee Brewers) - Capacity: 41,900 | One Brewers Way |
| Minneapolis St. Paul International Airport | MSP |
| Minute Maid Park (Houston Astros) - Capacity: 41,574 | 501 Crawford Street |
| MIT Lincoln Lab | 244 Wood Street |
| Momentum Place - Bank One Center (Dallas) | 1717 Main Street |
| Mount Rushmore National Memorial | Mt Rushmore Natl Mem |
| Municipal Building (Manhattan) | 1 Centre Street |
| Museum Tower (Manhattan) | 11 West 53rd Street |
| NASDAQ | 43rd and Broadway |
| Nationals Park (Washington Nationals) - Capacity: 41,341 | 1500 South Capitol Street SE |
| New York Stock Exchange | 20 Broad St |
| New York Times Building (Manhattan) | 620 Eighth Avenue |
| Newark International Airport | EWR |
| Neyland Stadium (Tennessee) - Capacity: 104,079 | (blank) |
| North Harbor Tower (Chicago) | 175 N. Harbor Drive |
| North Pier Apartments (Chicago) | 474 N. Lake Shore Drive |
| Notre Dame Stadium (Notre Dame) - Capacity: 80,795 | (blank) |
| NRG Stadium (Houston Texans) - Capacity: 71,986 | One Reliant Park |
| O.co Coliseum (Oakland A's) - Capacity: 35,067 | 7000 Coliseum Way |
| O.co Coliseum (Oakland Raiders) - Capacity: 64,200 | 7000 Coliseum Way |
| Ohio Stadium (Ohio St.) - Capacity: 101,568 | (blank) |
| Oil or Gas Refinery Operations | (blank) |
| Olympia Centre (Chicago) | 161 E. Chicago Avenue |
| Olympic Tower (Manhattan) | 645 5th Avenue |
| One Bell Center (St Louis) | 900 Pine Street |

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

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| One California Plaza (Los Angeles) | 300 S Grand Ave |
| One Chase Manhattan Plaza (Manhattan) | between Pine, Liberty, Nassau Streets |
| One Commerce Square (Philadelphia) | 2005 Market St |
| One East River Place (Manhattan) | 525 E. 72nd Street |
| One Liberty Place (Philadelphia) | 1650 Market Street |
| One Magnificent Mile (Chicago) | 940-980 N. Michigan Avenue |
| One Mellon Center - Dravo Tower (Pittsburgh) | 500 Grant Street |
| One Museum Park (Chicago) | 1211 South Prarie Avenue |
| One New York Plaza (Manhattan) | One Water Street |
| One Penn Plaza (Manhattan) | 250 W. 34th Street |
| One Shell Plaza (Houston) | 910 Louisiana Street |
| One Superior Place (Chicago) | 1 West Superior Street |
| One World Trade Center (Manhattan) | 285 Fulton Street |
| One Worldwide Plaza (Manhattan) | 825 8th Avenue |
| One57 (Manhattan) | 157 West 57th Street |
| Onterie Center (Chicago) | 446 E. Ontario Street |
| Oriole Park at Camden Yards (Baltimore Orioles) - Capacity: 45,971 | 333 West Camden Street |
| Pacific Coast Exchange | 301 Pine St |
| Paine Webber Tower (Chicago) | 181 W. Madison Street |
| Paramount Tower Apartments (Manhattan) | 240 E. 39th Street |
| Park Place Tower (Chicago) | 655 W. Irving Park Road |
| Park Tower (Chicago) | 800 N. Michigan Avenue |
| Park Tower Condominiums (Chicago) | 5415 N. Seridan Road |
| Paul Brown Stadium (Cincinnati Bengals) - Capacity: 65,535 | 2 Paul Brown Stadium |
| Penn Station (NYC) | 7th Ave. & W. 32nd St. |
| Pentagon, VA | 40 Rotary Road |
| PepsiCo | 700 Anderson Hill Road |
| Petco Park (San Diego Padres) - Capacity: 41,164 | 100 Park Boulevard |
| Pfizer | 235 East 42nd Street |
| Pharmaceutical Mfg | (blank) |
| Philadelphia City Hall (Philadelphia) | Broad and Market St |
| Philadelphia International Airport | PHL |
| Philadelphia Stock Exchange | 221 Walnut St |
| Philip Morris Cos. Inc. | 120 Park Avenue |
| Phoenix Sky Harbor International Airport | PHX |
| Plaza Hotel (Manhattan) | 768 5th Ave |
| PNC Park (Pittsburgh Pirates) - Capacity: 38,362 | 115 Federal Street |
| Princeton University | 55 University Pl |
| Procter & Gamble Co. | One Procter & Gamble Plaza |
| Progressive Field (Cleveland Indians) - Capacity: 36,675 | 2401 Ontario Street |
| Prudential Tower (Boston) | 800 Boylston Street |
| Qualcomm Stadium (San Diego Chargers) - Capacity: 70,561 | 9449 Friars Road |

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

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|---|-------------------------------------|
| Qwest Communications Corp. Hdqts (Denver) | 1801 California Street |
| Ralph Wilson Stadium (Buffalo Bills) - Capacity: 71,857 | 1 Bills Drive |
| Raymond James Stadium (Tampa Bay Buccaneers) - Capacity: 75,000 | 4201 N. Dale Mabry highway |
| Renaissance Tower (Dallas) | 1201 Elm Street |
| Republic Center Tower II (Dallas) | 325 North Saint Paul Street |
| Republic Plaza (Denver) | 330 17th Street |
| Revel Casino (Atlantic City) | 500 Boardwalk |
| Rihga Royal Hotel (Manhattan) | 151 W. 54th Street |
| River East Center I (Chicago) | 350 E. Illinois Street |
| River Plaza (Chicago) | 405 N. Wabash Avenue |
| Rodeo Drive | 300 N Rodeo Dr |
| Rose Bowl (UCLA) - Capacity: 98,636 | (blank) |
| Royal-Memorial Stadium (Texas) - Capacity: 80,082 | (blank) |
| RSA Battle House Tower (Mobile) | 11 North Water Street |
| Safeco Field (Seattle Mariners) - Capacity: 47,574 | 1516 First Avenue South |
| Salmon Tower II (Manhattan) | 500 Fifth Avenue |
| San Francisco International Airport | SFO |
| Sanford Stadium (Georgia) - Capacity: 86,520 | (blank) |
| SBC Communications Inc. | 175 East Houston |
| Sea World | Sea World & Perez Cove Way |
| Sears Tower (Willis Towers) | 233 S. Wacker Drive |
| Seattle First National Bank (Seattle) | 1001 Fourth Avenue |
| Seattle-Tacoma International Airport | SEA |
| Sheraton New York (Manhattan) | 811 7th Avenue |
| Silverdome (Lions Archive) | 1200 Featherstone Road |
| Socal Gas Center (Los Angeles) | 555 W. Fifth Street |
| Soldier Field (Chicago Bears) - Capacity: 62,114 | 1000 Football Drive |
| Solow Building (Manhattan) | 9 W. 57th Street |
| Sony Tower (Manhattan) | 550 Madison Avenue |
| South Park Tower (Manhattan) | 124 W. 60th Street |
| Space Needle | 498 Broad Street |
| Sports Authority Field at Mile High (Denver Broncos) - Capacity: 77,046 | 1701 Mile High Stadium Circle |
| Stanford Stadium (Stanford) - Capacity: 85,500 | (blank) |
| Stanford University | 520 Lasuen Mall |
| Statue of Liberty | Statue of Liberty National Monument |
| Sun Life Stadium (Miami Dolphins) - Capacity: 80,000 | 347 Don Shula Dr |
| SunAmerica Center (Los Angeles) | 1999 Ave of the Stars |
| Supreme Court | 1st Street NE |
| Target Field (Minnesota Twins) - Capacity: 39,021 | 1 Twins Way |
| TCF Bank Stadium (Minnesota Vikings) - Capacity: 52,525 | 420 SE 23rd Avenue |
| Texas Motor Speedway - Capacity: 154,861 | Lone Star Cir & Earnhart Ave |
| Thanksgiving Tower (Dallas) | 1601 Elm Street |

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

| | |
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| The Bancroft (Chicago) | 400 E. Ohio Street |
| The Corinthian (Manhattan) | 645 1st Avenue |
| The Galleria (Manhattan) | 115 E. 57th Street |
| The Parkshore (Chicago) | 195 N. Harbor Drive |
| The Sterling (Chicago) | 345 N. LaSalle Street |
| Three Allen Center (Houston) | 333 Clay Street |
| Three First National Plaza (Chicago) | 70 W. Madison Street |
| Tiger Stadium (LSU) - Capacity: 91,600 | (blank) |
| Time Square Tower (Manhattan) | 7 Times Square |
| Time Warner Center (Manhattan) | 10 Columbus Circle |
| Times Square | 1471 Broadway |
| Trammell Crow Tower (Dallas) | 2001 Ross Avenue |
| Tribeca Tower (Manhattan) | 105 Duane Street |
| Tropicana Field (Tampa Bay Rays) - Capacity: 31,042 | One Tropicana Drive |
| Trump Building (Manhattan) | 40 Wall Street |
| Trump International Hotel and Tower (Chicago) | 401 N. Wabash Ave. |
| Trump Palace Condominiums (Manhattan) | 201 E. 68th Street |
| Trump Tower (Manhattan) | 725 5th Avenue |
| Trump World Tower (Manhattan) | 845 United Nations Plaza |
| Turner Field (Atlanta Braves) - Capacity: 49,586 | 755 Hank Aaron Drive |
| Two California Plaza (Los Angeles) | 350 S. Grand Avenue |
| Two Commerce Square (Philadelphia) | 2001 Market St |
| Two Liberty Place (Philadelphia) | 1601 Chestnut Street |
| Two Prudential Plaza (Chicago) | 180 N. Stetson Avenue |
| Two Union Square (Seattle) | 601 Union Street |
| U.S. Cellular Field (Chicago White Sox) - Capacity: 40,615 | 333 West 35th Street |
| U.S. Steel Building (Manhattan) | 165 Broadway at Liberty Street |
| U.S. Steel Tower (Pittsburgh) | 600 Grant Street |
| UBS Tower (Chicago) | 1 N. Wacker Drive |
| Union Bank Plaza (Los Angeles) | 445 S Figueroa St |
| Union Station (Chicago) | 225 S Canal St |
| Union Station (DC) | 50 Massachusetts Ave NE |
| United Nations Headquarters | 760 United Nations Plaza |
| United States Capitol | 1st St SE |
| United States Military Academy | Swift Road & Knox Road |
| United States Naval Academy | 121 Blake Road |
| United States Treasury | 1500 Pennsylvania Ave NW |
| United Technologies Corp. | One Financial Plaza |
| Universal Studios | 100 Universal City Plaza |
| University of Chicago | 5801 South Ellis Ave |
| University of Pennsylvania | 298 S 34th St |
| University of Phoenix Stadium (Arizona Cardinals) - Capacity: 78,600 | 1 Cardinals Drive |
| Verizon Communications | 1095 Avenue of the Americas |

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**UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN**

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| Verizon Tower (Philadelphia) | 1717 Arch Street at 18th Street |
| Verrazano-Narrows Bridge | Belt Pkwy E |
| W Times Square (Manhattan) | 1567-69 Broadway & 47th Street |
| W.R. Grace Building (Manhattan) | 1114 Avenue of the Americas |
| W.T. Grant Building (Manhattan) | 1515 Broadway at W. 44th Street |
| Waldorf Astoria (Manhattan) | 301 Park Avenue |
| Wal-Mart Stores Inc. | 702 Southwest 8th Street |
| Walt Disney Co. | 500 South Buena Vista Street |
| Washington Dulles International Airport | IAD |
| Washington Monument | Constitution Ave NW |
| Washington Mutual Tower (Seattle) | 1201 Third Avenue |
| Water Tower Place (Chicago) | 845 N. Michigan Avenue |
| Well Fargo Center (Los Angeles) | 333 S. Grand Avenue |
| Wells Fargo Center (Denver) | 1700 Lincoln Street |
| Wells Fargo Plaza (Houston) | 1000 Louisiana |
| White House | 1600 Pennsylvania Ave NW |
| Williams Tower (Houston) | 2800 Post Oak Boulevard |
| Williams-Brice Stadium (South Carolina) - Capacity: 80,250 | (blank) |
| Wonder Wheel at Astroland Park | Astroland Park |
| Woolworth Building (Manhattan) | 233 Broadway at Barclay |
| World Bank Headquarters | 700 19th Street NW |
| World Trade Center Cleanup | 39 Church Street |
| Wrigley Field (Chicago Cubs) - Capacity: 40,929 | 1060 West Addison |
| Yale University | Chapel St & College St |
| Yankee Stadium (New York Yankees) - Capacity: 49,642 | 1 East 161st Street |

UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN

TRIA RULES

B. TERRORISM RISK INSURANCE ACT PREMIUM CHARGE

Section B is deleted and replaced by the following:

1. Use a base rate of 5% of calculated risk premium on all risks.

| | | | |
|-----------------------------|---|------------------------------|-------------------------------------|
| State: | District of Columbia | First Filing Company: | ACE American Insurance Company, ... |
| TOI/Sub-TOI: | 17.0 Other Liability-Occ/Claims Made/17.0020 Commercial Umbrella and Excess | | |
| Product Name: | TRIA2015 | | |
| Project Name/Number: | Updated TRIA Rule - Umbrella & Excess Products/15-XS-2012515 | | |

Supporting Document Schedules

| | |
|-------------------------|--------------------------|
| Bypassed - Item: | Consulting Authorization |
| Bypass Reason: | Not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|-------------------------------|
| Bypassed - Item: | Actuarial Certification (P&C) |
| Bypass Reason: | Not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--|
| Bypassed - Item: | District of Columbia and Countrywide Experience for the Last 5 Years (P&C) |
| Bypass Reason: | Not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|-------------------------|--|
| Bypassed - Item: | District of Columbia and Countrywide Loss Ratio Analysis (P&C) |
| Bypass Reason: | Not applicable |
| Attachment(s): | |
| Item Status: | |
| Status Date: | |

| | |
|--------------------------|-----------------------------|
| Satisfied - Item: | Redline Comparison |
| Comments: | |
| Attachment(s): | Redline Comparison - DC.pdf |
| Item Status: | |
| Status Date: | |

UMBRELLA EXCESS LIABILITY INSURANCE
STANDARD RATING PLAN

TRIA RULES

B. ~~TERRORISM RATING RULE~~ RISK INSURANCE ACT PREMIUM CHARGE

~~Umbrella Liability~~
~~Excess Liability~~
~~Excess Catastrophe Liability~~

Section B is deleted and replaced by the following:

1. Use a base rate of 5% of calculated risk premium on all risks.